

Exhibit 16

From: geraldwhayden@aol.com
Sent: 12/27/2018 3:42:00 PM
To: dgherson@us.ibm.com
Cc: dgherson@us.ibm.com
Subject: Brian Murrow
Attachments: Future of Financial Performance.PDF
Importance: Normal

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I am writing you on a very serious matter. As you may recall, I was dismissed for filing a formal complaint for Contract Stuffing on March 29, 2018 to Michael Andrud. IBM and Promontory are very much aware of my complaint, although they never interviewed me personally.

I also mentioned in that complaint "I wished Management would be honest with us". This referred to the suspicions of the theft of my personal intellectual capital that represents 10 years of my work long before I rejoined IBM, as well as the theft of the Intellectual Capital and Technologies of AML Partners. This attached document is one of several points of proof of that. I have placed notes on a whitepaper released publically by Brian Murrow that is a direct rip off of a white paper I wrote over a year ago. He published it on LinkedIn last week, and a third person non-IBM Employee immediately recognized the content and notified me of it. I have notified Brian Murrow to cease and desist on LinkedIn. There is an obvious reason why I do not wish to publish my IC as a Consultant.. If you take out the generic Consulting offerings and the current Watson technologies, you essentially end up with a copy of my whitepaper written over year ago. The actual content was shared across IBM executives including Michael Henry, who Brian Reported to.

This document was also given to senior IBM Executives to provide an understanding of Platform Technologies and align them. Kwafo, under Pablo Suarez my former Boss wrote a white paper as well, that was written from my IC, as did Anthony Lipp apparently. I spent hours teaching and sharing the IC with Pablo, Kwafo and Anthony Lipp. It is clearly marked Confidential and not to be shared. They can share the preso's I used with them, which is a culmination of this whitepaper.

I am sure you are also aware of the Mizhuo RFP Fraud committed by yet another member of Sarah Diamond's Staff and with Sarah Diamonds active participation in that, Michael Henry, where Michael Henry replaced AML Partners Name with "Watson Financial Crimes" on the RFP and purposely left off the Platform part of the RFP. Sarah Diamond followed-up with the content with Mizhuo Management, representing AML Partners IC and Technology as IBM's as well. IBM does not have a KYC/AML Solution, but my understanding is they are copying the technologies, capabilities and strategies that AML Partners presented to Michael Henry and Mike Andrud. In the case of Brian Murrow's whitepaper, after you take out the existing Watson Offerings, and compare Sarah Diamonds and Kwafo's preso to Mizhuo, I think you will find what you need. Steve Cohen spoke to Brian Murrow on the phone as Steve was to be the Partner for Platforms, before he got ill. Steve wrote a similar comment on LinkedIn and since he is a current IBM Employee you may wish to speak to him.

Secondly, may I kindly suggest you have someone compare this to the Top Secret Secret future IBM Strategy, which is unknown to anyone, I would kindly ask your assistance to bring a cease and desist to it on those things which are described in this whitepaper. May I also kindly suggest you have an independent resource compare the Think 2019 Presentations to this white paper. Once you remove the existing IBM capabilities, I think you will find I could not have guessed with amazing accuracy 2 years in advance.

Shanker Ramamurthy is leading much of this along with Sarah Diamond. IBM has strict rules of IC Theft, Senior Level Executives cannot be allowed to justify it by simply calling it a "Change of Strategy" and continue the Watson Revenue Scheme. Juan Powell who reports to Pablo Suarez can share the eMail where Shanker was asking for a list of AML Partners prospects which were CoC Engagements, so like Mizhuo and Ocean Bank CoC Revenues could be transferred to Watson, and leaving CoC with the expense side, again signaling the Markets about Watson's true Net Income. If you speak to Juan Powell, through Pablo, he will intimidate Juan Powell and I suggest you call Juan Directly. May I kindly suggest you ask the question why the Watson Head of Platform Strategy would contact a CoC Consulting Group person for their Customer Prospects when CoC has revenue targets and objectives as well? Shanker was provide an opportunity to lead the Platform effort. His response was, "he didn't have the time". Dan Bingham was in that meeting and can confirm. When the Ocean Bank deal was completed, Michael Henry demanded of Dan Gotlieb to remove mine and Dan Bingham's name from Sales Connect and put on his own. You may be interested to know Dan Gotlieb was fired for Insubordination for trying to stop future revenue transfer fraud by Watson (see Dept of Labor Hearing, which IBM refused to attend for obvious reasons as they would be under oath and Gotlieb would be able to ask questions.

You may wish to ask Pablo Suarez and Shanker Ramamurthy about the letter of Congratulations sent by the CEO of AML Partners on IBM's first sale and entry into the Platform Technologies, as defined by the Industry standard of the Network of Applications and the Eco-System of Data, with the Platform Sale to Ocean Bank. You may also wish to ask Ginni and others if they were aware that IBM is already in the Platform Business and why they are spending millions replicating a Partners Capabilities? You may wish to speak to Daniel Bingham, a current IBM Employee who can fill you in on many other details, such as the attempted theft of an important part of AML Partners Data Strategy with Equifax by Thomas Torf and his false complaint against me, his outright lies to Equifax management because I refused to participate in the attempted theft. Dan can also explain how Pablo Suarez intimidated me not to file a complain about Torf's attempt and write only a politically correct response.

Finally, I would encourage you to speak directly to Joan Spero of the IBM Board who sits on the Audit Committee or you will have an issue with the close relationships between Bridgette, Sarah and Ginni. Mz Spero has a Financial Services background and will understand the value, but she can also assess the Contract Stuffing, Revenue Transfers to Watson and the theft of AML Partners Strategy and Technologies. If it helps, any IBM Employee who had any association with AML Partners is now gone as well as the major players who did the actual Contract Stuffing. Since IBM Legal and Promontory Attorneys obviously know all this, because they all left IBM with weeks of my written complaint. Some have suggested this is not only a conspiracy to commit Fraud, but conspiracy to cover it up fraud by IBM legal. I would also kindly suggest you go to the Board and advise them to use independent counsel to do discovery, or you and them become part of the conspiracy to commit fraud.

In summary, the key Executives leading all of this are Shanker Ramurthy and Sarah Diamond. You know who was leading the Contract Stuffing.

I attach Brian Murrow's and my whitepapers.